



Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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BHC Name [BANCFIRST CORPORATION](#)

City/State [OKLAHOMA CITY, OK](#)

Bank Holding Company Information

Federal Reserve District: [10](#)

Consolidated Assets (\$000): [9,405,618](#)

Peer Group Number: [2](#) Number in Peer Group: [152](#)

Number of Bank Subsidiaries: [2](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[BANCFIRST CORPORATION](#)
[100 N. BROADWAY AVE](#)
[OKLAHOMA CITY, OK 73102](#)

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BHC Name

City/State

Summary Ratios

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Average assets (\$000)	10,904,238	9,323,648	7,962,178	7,588,549	7,108,089
Net income (\$000)	167,630	99,586	134,879	125,814	86,439
Number of BHCs in peer group	152	147	146	154	148

	BHC	Peer #	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.91	2.85	50	3.31	2.96	77	3.56	3.21	72	3.45	3.33	54	3.21	3.29	41
+ Non-interest income	1.54	0.94	84	1.49	0.98	80	1.72	0.90	90	1.64	0.90	90	1.61	0.93	88
- Overhead expense	2.62	2.37	72	2.78	2.48	71	3.04	2.59	76	2.93	2.58	71	2.82	2.60	65
- Provision for credit losses	-0.08	-0.01	29	0.67	0.38	85	0.10	0.12	51	0.05	0.12	28	0.12	0.11	62
+ Securities gains (losses)	0	0.01	29	0	0.02	16	0	0.01	29	0	0	27	0.06	0.01	88
+ Other tax equivalent adjustments	0	0	42	0	0	54	0	0	46	0	0	45	0	0	42
= Pretax net operating income (tax equivalent)	1.92	1.64	74	1.34	1.22	57	2.15	1.53	86	2.12	1.55	90	1.94	1.55	83
Net operating income	1.54	1.25	81	1.07	0.97	60	1.69	1.19	89	1.66	1.22	89	1.22	0.95	79
Net income	1.54	1.25	81	1.07	0.97	60	1.69	1.19	89	1.66	1.22	89	1.22	0.95	79
Net income (Subchapter S adjusted)		1.37			1.27			1.41			1.41			1.11	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.28	3.34	41	3.84	3.78	50	4.61	4.49	63	4.32	4.38	47	3.75	4.06	23
Interest expense	0.11	0.28	13	0.24	0.57	9	0.75	1.02	21	0.61	0.81	25	0.32	0.54	16
Net interest income (tax equivalent)	3.17	3.05	58	3.60	3.17	80	3.87	3.45	70	3.72	3.58	54	3.44	3.54	38
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.11	0.06	75	0.35	0.11	88	0.10	0.11	57	0.08	0.09	61	0.12	0.10	67
Earnings coverage of net loan and lease losses (X)	28.37	-14.44	61	8.16	33.55	27	32.71	22.46	70	40.10	29.27	68	26.14	0.97	64
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.36	1.26	66	1.43	1.35	60	0.96	0.94	55	1.03	0.94	64	1.09	0.95	70
Allowance for loan and lease losses / Total loans and leases	1.36	1.25	66	1.42	1.33	60	0.96	0.93	55	1.03	0.93	64	1.09	0.94	70
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.97	0.49	86	1.08	0.67	78	0.42	0.56	38	0.59	0.57	58	0.76	0.57	72
30-89 days past due loans and leases / Total loans and leases	0.34	0.21	75	0.33	0.26	68	0.44	0.31	73	0.52	0.32	79	0.32	0.32	61
Liquidity and Funding															
Net noncore funding dependence	-26.82	-5.41	10	-23.83	0.77	4	-29.13	10.70	1	-28.60	13.54	1	-31.62	13.97	1
Net short-term noncore funding dependence	-27.30	-7.77	10	-24.23	-3.25	4	-29.78	5.88	1	-29.31	8.57	1	-32.64	9.65	1
Net loans and leases / Total assets	64.96	64.16	45	69	69.27	43	65.60	72.36	19	65.13	73.30	18	64.48	72.64	16
Capitalization															
Tier 1 leverage ratio	9.14	9.54	44	9.63	9.65	56	10.28	10.39	54	11.09	10.37	69	10.44	10.04	63
Holding company equity capital / Total assets	12.46	10.31	84	11.59	10.51	67	11.73	11.37	55	11.92	11.21	60	10.69	10.84	49
Total equity capital (including minority interest) / Total assets	12.46	10.36	84	11.59	10.57	67	11.73	11.43	53	11.92	11.30	58	10.69	10.89	48
Common equity tier 1 capital / Total risk-weighted assets	14.80	12.48	83	13.98	12.44	75	13.15	12.50	68	14.87	12.37	80	14	11.90	79
Net loans and leases / Equity capital (X)	5.21	6.35	21	5.95	6.79	31	5.59	6.55	29	5.46	6.70	23	6.03	6.82	32
Cash dividends / Net income	27.29	22.04	56	43.32	29.42	69	29.98	25.65	54	26.55	24.05	50	29.51	32.32	40
Cash dividends / Net income (Subchapter S adjusted)		53.82			39.66			93.20			35.12			19.39	
Growth Rates															
Assets	2.10	9.64	16	7.55	16.11	17	13.09	8.66	76	4.43	9.35	33	3.34	9.89	21
Equity capital	9.72	7.16	68	6.26	8.42	37	11.32	12.19	55	16.39	12.50	76	9.08	13.71	53
Net loans and leases	-3.88	2.51	20	13.13	9.99	62	13.91	8.63	77	5.48	10.51	32	7.24	12.54	41
Noncore funding	0.77	-20.94	83	-6.89	-12.78	62	19.39	4.16	75	10.98	6.76	56	-64.67	-3.35	2
Parent Company Ratios															
Short-term debt / Equity capital	0	0	48	0	0.01	46	0	0.01	46	0	0.03	45	0	0.02	46
Long-term debt / Equity capital	5.05	6.32	51	0	5.67	25	0	3.86	27	0	3.76	28	0	4.39	27
Equity investment in subsidiaries / Equity capital	101.96	105.13	43	101.24	104.49	43	102.03	104.21	46	91.16	104.10	6	95.10	105.17	16
Cash from ops + noncash items + op expense / Op expense + dividends	125.63	167.98	52	114.25	138.81	43	174.09	152.31	70	120.61	123.74	58	121.46	100.80	74

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____

City/State _____

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/20219	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	315,424	311,192	290,715	262,466	221,649	1.36	54.51
Income from lease financing receivables.....	700	795	804	627	373	-11.95	119.44
Fully taxable income on loans and leases.....	314,267	310,005	289,137	261,271	220,390	1.37	54.60
Tax-exempt income on loans and leases.....	1,857	1,982	2,382	1,822	1,632	-6.31	55.27
Estimated tax benefit on income on loans and leases.....	1,015	1,085	1,319	1,022	969	-6.46	28.88
Income on loans and leases (tax equivalent).....	317,139	313,072	292,838	264,115	222,991	1.30	54.51
Investment interest income (tax equivalent).....	6,636	9,332	14,007	9,748	7,778	-28.89	0.43
Interest on balances due from depository institutions.....	4,366	6,049	31,368	30,403	18,077	-27.82	-44.79
Interest income on other earning assets.....	819	206	252	573	70	297.57	9000.00
Total interest income (tax equivalent).....	328,960	328,659	338,465	304,839	248,916	0.09	49.68
Interest on time deposits of \$250K or more.....	777	1,788	2,692	1,711	1,092	-56.54	
Interest on time deposits < \$250K.....	2,765	6,360	8,586	6,827	4,288	-56.53	
Interest on foreign office deposits.....	0	0	0				
Interest on other deposits.....	4,690	10,324	41,460	31,924	13,410	-54.57	-40.06
Interest on other borrowings and trading liabilities.....	1,967	1,973	1,998	2,266	2,138	-0.30	-6.47
Interest on subordinated debt and mandatory convertible securities.....	1,165	0	0	0	0		
Total interest expense.....	11,364	20,445	54,736	42,728	20,928	-44.42	-22.91
Net interest income (tax equivalent).....	317,596	308,214	283,729	262,111	227,988	3.04	54.90
Non-interest income.....	168,250	139,257	137,317	124,814	114,364	20.82	55.39
Adjusted operating income (tax equivalent).....	485,846	447,471	421,046	386,925	342,352	8.58	55.07
Overhead expense.....	286,061	259,575	242,421	222,053	200,190	10.20	48.71
Provision for credit losses.....	-8,690	62,648	8,287	3,802	8,512		
Securities gains (losses).....	0	0	0	-109	4,060		
Other tax equivalent adjustments.....	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	209,522	124,859	171,150	161,117	137,710	67.81	91.57
Applicable income taxes.....	40,768	23,926	34,683	33,938	49,866	70.39	9.41
Tax equivalent adjustments.....	1,124	1,347	1,573	1,363	1,405	-16.56	-20.85
Applicable income taxes (tax equivalent).....	41,892	25,273	36,256	35,301	51,271	65.76	8.30
Minority interest.....	0	0	15	2	0		-100.00
Net income before discontinued operations, net of minority interest.....	167,630	99,586	134,879	125,814	86,439	68.33	137.19
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	167,630	99,586	134,879	125,814	86,439	68.33	137.19
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	167,630	99,586	134,894	125,816	86,439	68.33	137.14
Investment securities income (tax equivalent).....	6,636	9,332	14,007	9,748	7,778	-28.89	0.43
US Treasury and agency securities (excluding mortgage-backed securities).....	5,878	7,860	12,449	7,841	5,693	-25.22	45.21
Mortgage-backed securities.....	334	563	664	568	489	-40.67	-21.41
All other securities.....	424	909	894	1,339	1,596	-53.33	-80.12
Cash dividends declared.....	45,752	43,144	40,432	33,398	25,507	6.04	97.86
Common.....	45,752	43,144	40,432	33,398	25,507	6.04	97.86
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 2	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	3.02	3.12	33	3.53	3.53	45	4.25	4.19	58	4.02	4.08	45	3.50	3.78	24
Less: Interest expense	0.10	0.26	11	0.22	0.54	9	0.69	0.95	21	0.56	0.75	25	0.29	0.50	16
Equals: Net interest income (tax equivalent)	2.91	2.85	50	3.31	2.96	77	3.56	3.21	72	3.45	3.33	54	3.21	3.29	41
Plus: Non-interest income	1.54	0.94	84	1.49	0.98	80	1.72	0.90	90	1.64	0.90	90	1.61	0.93	88
Equals: adjusted operating income (tax equivalent)	4.46	3.89	77	4.80	3.96	77	5.29	4.16	86	5.10	4.27	83	4.82	4.26	75
Less: Overhead expense	2.62	2.37	72	2.78	2.48	71	3.04	2.59	76	2.93	2.58	71	2.82	2.60	65
Less: Provision for credit losses	-0.08	-0.01	29	0.67	0.38	85	0.10	0.12	51	0.05	0.12	28	0.12	0.11	62
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	48	0	0	48	0	0	49	0	0	46
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	30	0	0.02	16	0	0.01	29	0	0	27	0.06	0.01	88
Plus: other tax equivalent adjustments	0	0	42	0	0	54	0	0	46	0	0	45	0	0	42
Equals: Pretax net operating income (tax equivalent)	1.92	1.64	74	1.34	1.22	57	2.15	1.53	86	2.12	1.55	90	1.94	1.55	83
Less: Applicable income taxes (tax equivalent)	0.38	0.35	59	0.27	0.27	54	0.46	0.35	80	0.47	0.32	84	0.72	0.59	69
Less: Minority interest	0	0	46	0	0	45	0	0	90	0	0	90	0	0	47
Equals: Net operating income	1.54	1.25	81	1.07	0.97	60	1.69	1.19	89	1.66	1.22	89	1.22	0.95	79
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	49	0	0	49
Equals: Net income	1.54	1.25	81	1.07	0.97	60	1.69	1.19	89	1.66	1.22	89	1.22	0.95	79
Memo: Net income (last four quarters)	1.54	1.26	80	1.07	0.97	59	1.69	1.19	88	1.66	1.22	88	1.22	0.95	79
Net income—BHC and noncontrolling (minority) interest	1.54	1.25	81	1.07	0.97	58	1.69	1.19	87	1.66	1.22	88	1.22	0.95	79
Margin Analysis															
Average earning assets / Average assets	91.96	93.81	22	91.90	93.47	29	92.19	93.22	38	92.89	93.23	41	93.34	93.19	53
Average interest-bearing funds / Average assets	45.23	65.01	3	49.47	68.25	3	53.15	70.66	4	53.01	70.70	5	53.17	70.06	6
Interest income (tax equivalent) / Average earning assets	3.28	3.34	41	3.84	3.78	50	4.61	4.49	63	4.32	4.38	47	3.75	4.06	23
Interest expense / Average earning assets	0.11	0.28	13	0.24	0.57	9	0.75	1.02	21	0.61	0.81	25	0.32	0.54	16
Net interest income (tax equivalent) / Average earning assets	3.17	3.05	58	3.60	3.17	80	3.87	3.45	70	3.72	3.58	54	3.44	3.54	38
Yield or Cost															
Total loans and leases (tax equivalent)	5.10	4.16	91	4.87	4.28	86	5.55	4.98	83	5.32	4.85	80	4.90	4.52	77
Interest-bearing bank balances	0.17	0.15	74	0.40	0.32	78	2.20	2.26	55	2.02	1.88	63	1.11	1.13	53
Federal funds sold and reverse repos	0	0.17	17	0	0.43	13	2.39	2.02	68	1.76	1.50	50	1.42	0.83	79
Trading assets		0.32			0.80			0.49			0.70			0.48	
Total earning assets	3.27	3.40	38	3.82	3.80	55	4.59	4.47	59	4.31	4.33	47	3.73	3.98	26
Investment securities (tax equivalent)	1.22	1.75	17	1.62	2.32	6	2.30	2.74	10	2.06	2.69	5	1.72	2.61	6
US Treasury and agency securities (excluding mortgage-backed securities)	1.24	1.22	56	1.53	1.87	37	2.52	2.54	52	1.56	2.20	16	1.46	1.66	35
Mortgage-backed securities	1.16	1.44	25	3.52	2.05	97	3.99	2.54	99	3.32	2.44	97	2.57	2.19	87
All other securities	1.59	2.49	16	1.91	3.24	10	2.63	3.80	14	3.66	3.74	50	3.48	3.85	42
Interest-bearing deposits	0.16	0.27	24	0.39	0.62	19	1.25	1.13	63	1	0.85	67	0.50	0.52	52
Time deposits of \$250K or more	0.54	0.79	27	1.22	1.60	19	2	2.13	33	1.29	1.57	24			
Time deposits < \$250K	0.54	0.75	29	1.16	1.49	17	1.53	1.91	17	1.16	1.42	23			
Other domestic deposits	0.11	0.17	33	0.27	0.36	35	1.18	0.86	74	0.98	0.64	80			
Foreign deposits		0.42			1.24			2.53			1.85			0.84	
Federal funds purchased and repos	0.08	0.11	46	0.29	0.37	51	2.19	1.23	78	1.84	1.03	78	0.96	0.68	72
Other borrowed funds and trading liabilities		0.53		0	0.55	27	0	1.03	24		2.10			1.48	
All interest-bearing funds	0.23	0.41	20	0.44	0.79	13	1.29	1.34	46	1.06	1.06	51	0.55	0.71	29

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____

City/State _____

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Non-interest Income and Expenses					
Total non-interest income	168,250	139,257	137,317	124,814	114,364
Fiduciary activities income	12,912	13,130	13,599	12,830	12,002
Service charges on deposit accounts - domestic	33,787	33,727	38,968	38,007	35,435
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	320	5,094	9,288	5,981	3,786
Insurance activities revenue	23,745	1,191	1,395	1,270	1,111
Venture capital revenue	0	0	0	0	566
Net servicing fees	22	27	-60	-22	-10
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	10,124	8,041	4,716	3,411	2,660
Other non-interest income	87,340	78,047	69,411	63,337	58,814
Total overhead expenses	286,061	259,575	242,421	222,053	200,190
Personnel expense	166,723	164,727	153,024	139,547	125,149
Net occupancy expense	35,408	31,030	25,327	24,028	22,194
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	3,116	3,815	3,719	3,009	2,188
Other operating expenses	80,814	60,003	60,351	55,469	50,659
Fee income on mutual funds and annuities	315	5,094	9,288	5,981	3,786
Memoranda					
Assets under management in proprietary mutual funds and annuities	4,745,853	2,724,451	1,858,046	1,598,237	1,635,006
Number of equivalent employees	1,948	2,036	1,948	1,906	1,782
Average personnel expense per employee	85.59	80.91	78.55	73.21	70.23
Average assets per employee	5,597.66	4,579.39	4,087.36	3,981.40	3,988.83

	BHC	Peer # 2	Pct													
Analysis Ratios																
Mutual fund fee income / Non-interest income	0.19	0.54	77	3.66	0.51	90	6.76	0.66	93	4.79	1.69	81	3.31	1.89	71	
Overhead expenses / Net Interest Income + non-interest income	59.02	60.88	42	58.18	61.22	34	57.79	61.79	33	57.59	61.22	35	58.72	62.21	31	
Percent of Average Assets																
Total overhead expense	2.62	2.37	72	2.78	2.48	71	3.04	2.59	76	2.93	2.58	71	2.82	2.60	65	
Personnel expense	1.53	1.37	70	1.77	1.42	80	1.92	1.50	83	1.84	1.46	83	1.76	1.47	78	
Net occupancy expense	0.32	0.28	72	0.33	0.30	66	0.32	0.32	53	0.32	0.31	52	0.31	0.32	49	
Other operating expenses	0.77	0.70	66	0.68	0.73	45	0.80	0.76	58	0.77	0.79	50	0.74	0.79	47	
Overhead less non-interest income	1.08	1.39	18	1.29	1.44	34	1.32	1.65	23	1.28	1.65	21	1.21	1.65	15	
Percent of Adjusted Operating Income (Tax Equivalent)																
Total overhead expense	58.88	60	45	58.01	58.93	44	57.58	59.91	39	57.39	60.51	36	58.47	61.01	38	
Personnel expense	34.32	34.64	50	36.81	33.88	75	36.34	34.17	64	36.07	34.42	61	36.56	34.72	62	
Net occupancy expense	7.29	7.36	48	6.93	7.04	50	6.02	7.50	25	6.21	7.33	28	6.48	7.51	32	
Other operating expenses	17.28	17.56	46	14.26	17.57	22	15.22	17.93	29	15.11	18.28	19	15.44	18.30	22	
Total non-interest income	34.63	24.76	82	31.12	23.45	73	32.61	19.83	89	32.26	20.30	89	33.41	21.24	87	
Fiduciary activities income	2.66	2.32	64	2.93	1.45	75	3.23	1.61	77	3.32	1.95	74	3.51	1.95	74	
Service charges on domestic deposit accounts	6.95	3.11	91	7.54	2.67	93	9.26	3.21	94	9.82	3.58	96	10.35	3.83	94	
Trading revenue	0	0.07	39	0	0.10	39	0	0.07	41	0	0.03	46	0	0.07	40	
Investment banking fees and commissions	0.07	0.92	35	1.14	1.03	70	2.21	0.91	83	1.55	0.85	77	1.11	0.92	69	
Insurance activities revenue	4.89	0.64	90	0.27	0.41	72	0.33	0.37	75	0.33	0.46	74	0.32	0.44	73	
Venture capital revenue	0	0	48	0	0	48	0	0	50	0	0	49	0.17	0	97	
Net servicing fees	0	0.47	25	0.01	0	49	-0.01	0.22	4	-0.01	0.52	2	0	0.40	3	
Net securitization income	0	0	47	0	0	48	0	0	48	0	0	49	0	0	48	
Net gain (loss) - sales of loans, OREO, and other assets	2.08	4.52	37	1.80	5.55	36	1.12	2.27	55	0.88	1.98	41	0.78	2.38	30	
Other non-interest income	17.98	8.76	90	17.44	7.76	90	16.49	7.41	91	16.37	7.05	93	17.18	7.34	91	
Overhead less non-interest income	24.25	34.71	14	26.89	34.63	27	24.96	39.47	11	25.13	39.75	10	25.07	39.09	10	
Applicable income taxes / Pretax net operating income (tax equivalent)	19.46	21.61	29	19.16	20.30	35	20.26	21.51	36	21.06	18.37	63	36.21	33.75	56	
Applicable income tax + TE / Pretax net operating income + TE	19.99	21.64	25	20.24	22.51	25	21.18	23.31	30	21.91	21.35	48	37.23	38.57	39	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Real estate loans	3,955,830	3,721,947	3,544,020	3,230,695	3,048,335	6.28	33.69
Commercial and industrial loans	1,462,824	2,055,511	1,409,483	1,076,541	1,043,062	-28.83	66.57
Loans to individuals	410,561	383,404	383,035	328,069	284,373	7.08	46.78
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	144,681	125,768	135,082	136,313	141,250	15.04	-0.05
Other loans and leases	220,322	161,595	201,524	212,532	211,148	36.34	48.85
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	6,194,218	6,448,225	5,673,144	4,984,150	4,728,168	-3.94	40.47
Less: Allowance for loan and lease losses	83,936	91,366	54,238	51,389	51,666	-8.13	72.38
Net loans and leases	6,110,282	6,356,859	5,618,906	4,932,761	4,676,502	-3.88	40.12
Debt securities that reprice or mature in over 1 year	443,542	182,033	268,289	331,422	311,309	143.66	28.18
Mutual funds and equity securities	0	0	0	0	2,286		-100.00
Subtotal	6,553,824	6,538,892	5,887,195	5,264,183	4,990,097	0.23	39.18
Interest-bearing bank balances	1,821,203	1,336,394	1,646,238	1,195,824	1,541,771	36.28	9.28
Federal funds sold and reverse repos	800	0	1,000	0	700		14.29
Debt securities that reprice or mature within 1 year	90,958	373,163	223,337	440,710	152,982	-75.63	-22.31
Trading assets	0	0	0	0	0		
Total earning assets	8,466,785	8,248,449	7,757,770	6,900,717	6,685,550	2.65	30.39
Non-interest-bearing cash and due from depository institutions	228,819	280,518	222,043	228,431	216,104	-18.43	24.41
Premises, fixed assets, and leases	269,047	261,677	206,275	174,362	134,088	2.82	112.23
Other real estate owned	39,475	32,179	5,607	6,690	4,136	22.67	1019.54
Investment in unconsolidated subsidiaries	32,312	16,888	14,388	14,447	4,941	91.33	633.53
Intangible and other assets	369,180	372,657	359,693	249,613	208,377	-0.93	78.34
Total assets	9,405,618	9,212,368	8,565,776	7,574,260	7,253,196	2.10	34.00
Quarterly average assets	11,413,664	9,692,733	8,500,482	7,624,023	7,198,879	17.75	65.42
Average loans and leases (YTD)	6,221,392	6,431,367	5,276,198	4,967,092	4,546,296	-3.26	44.75
Memoranda							
Loans held-for-sale	24,776	53,719	11,001	8,174	6,173	-53.88	165.89
Loans not held-for-sale	6,169,442	6,394,506	5,662,143	4,975,976	4,721,995	-3.52	40.21
Real estate loans secured by 1-4 family	1,127,870	1,144,793	1,107,284	987,344	881,939	-1.48	31.81
Commercial real estate loans	2,555,338	2,318,196	2,188,557	2,024,110	1,971,234	10.23	34.12
Construction and land development	670,944	507,874	542,831	451,224	437,277	32.11	59.41
Multifamily	103,618	125,498	131,207	65,949	46,030	-17.43	79.25
Nonfarm nonresidential	1,780,776	1,684,824	1,514,519	1,506,937	1,487,927	5.70	24.82
Real estate loans secured by farmland	272,622	258,958	248,179	219,241	195,162	5.28	37.78
Total investment securities	534,500	555,196	491,626	772,132	466,577	-3.73	14.89
U.S. Treasury securities	457,628	475,236	414,449	697,466	312,802	-3.71	70.41
US agency securities (excluding mortgage-backed securities)	21,943	19,638	23,024	29,919	88,850	11.74	-83.07
Municipal securities	8,764	31,353	23,841	28,206	43,975	-72.05	-80.31
Mortgage-backed securities	29,314	15,755	17,098	16,041	18,164	86.06	47.13
Asset-backed securities	13,357	12,714	12,714	0	0	5.06	
Other debt securities	3,494	500	500	500	500	598.80	598.80
Mutual funds and equity securities	0	0	0	0	2,286		-100.00
Available-for-sale securities	531,523	552,232	489,723	770,704	464,285	-3.75	15.29
U.S. Treasury securities	457,628	475,236	414,449	697,466	312,802	-3.71	70.41
US agency securities (excluding mortgage-backed securities)	21,943	19,638	23,024	29,919	88,850	11.74	-83.07
Municipal securities	6,319	28,948	22,531	27,411	42,370	-78.17	-84.60
Mortgage-backed securities	29,282	15,696	17,005	15,908	17,977	86.56	48.85
Asset-backed securities	13,357	12,714	12,714	0	0	5.06	
Other debt securities	2,994	0	0	0	0		
Mutual funds and equity securities	0	0	0	0	2,286		-100.00
Held-to-maturity securities appreciation (depreciation)	1	20	0	5	11	-95.00	-97.37
Available-for-sale securities appreciation (depreciation)	2,835	9,943	4,641	-2,870	-3,122	-71.49	10025.00
Structured notes, fair value	0	0	0	0	0		
Pledged securities	475,751	500,077	450,295	468,982	437,488	-4.86	8.26

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	3,775,387	3,790,900	1,237,286	934,450	956,917	-0.41	306.86
NOW, ATS and transaction accounts	801,263	765,701	212,689	141,596	184,521	4.64	272.25
Time deposits less brokered deposits < \$250K	490,519	530,736	551,031	578,665	540,518	-7.58	
MMDA and other savings accounts	2,880,298	2,835,119	5,335,394	4,823,503	4,617,796	1.59	-34.80
Other non-interest-bearing deposits	0	0	0				
Core deposits	7,947,467	7,922,456	7,336,400	6,478,214	6,299,752	0.32	34.25
Time deposits of \$250K or more	144,447	142,248	146,987	126,207	114,641	1.55	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	1,100	1,100	1,675	900	-100.00	-100.00
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	0	524	0	0		
Other borrowings w/remaining maturity over 1 year	0	0	5,096	0	0		
Brokered deposits < \$250K	0	0	248	1,074	652		
Noncore funding	144,447	143,348	153,955	128,956	116,193	0.77	-56.08
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	85,987	26,804	26,804	26,804	31,959	220.80	169.05
Other liabilities	55,983	51,875	43,628	37,497	29,663	7.92	104.68
Total liabilities	8,233,884	8,144,483	7,560,787	6,671,471	6,477,567	1.10	30.53
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	32,603	32,720	32,694	32,604	31,895	-0.36	106.20
Common surplus	159,914	156,574	153,353	149,709	107,481	2.13	36.05
Retained earnings	977,067	871,161	815,488	722,615	638,580	12.16	69.15
Accumulated other comprehensive income	2,150	7,430	3,454	-2,139	-2,327	-71.06	2187.23
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	1,171,734	1,067,885	1,004,989	902,789	775,629	9.72	64.78
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,171,734	1,067,885	1,004,989	902,789	775,629	9.72	64.78
Total liabilities and capital	9,405,618	9,212,368	8,565,776	7,574,260	7,253,196	2.10	34.00
Memoranda							
Non-interest-bearing deposits	3,775,387	3,790,900	2,956,370	2,613,876	2,550,150	-0.41	49.41
Interest-bearing deposits	4,316,527	4,273,804	4,527,265	3,991,619	3,864,895	1.00	16.00
Total deposits	8,091,914	8,064,704	7,483,635	6,605,495	6,415,045	0.34	29.51
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,067,885	1,004,989	902,789	775,629	711,094		
Accounting restatements	0	2,270	0	0	0		
Net income	167,630	99,586	134,879	125,814	86,439		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	-12,749	208	2,160	-4,324	6,024		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	39,498	0		
Less: Dividends declared	45,752	43,144	40,432	33,398	25,507		
Change in other comprehensive income	-5,280	3,976	5,593	-430	-2,421		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	1,171,734	1,067,885	1,004,989	902,789	775,629		

BHC Name

City/State

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 2	Pct												
Percent of Total Assets															
Real estate loans	42.06	47.29	34	40.40	48.33	26	41.37	52.67	22	42.65	53.63	22	42.03	53.41	22
Commercial and industrial loans	15.55	10.08	79	22.31	13.47	85	16.45	11.45	78	14.21	11.42	69	14.38	10.82	73
Loans to individuals	4.37	2.29	81	4.16	2.29	81	4.47	2.71	76	4.33	2.65	78	3.92	2.58	78
Loans to depository institutions and acceptances of other banks	0	0	46	0	0	45	0	0	44	0	0	44	0	0	45
Agricultural loans	1.54	0.46	84	1.37	0.43	83	1.58	0.53	82	1.80	0.47	85	1.95	0.51	85
Other loans and leases	2.34	1.08	80	1.75	1.39	71	2.35	1.08	79	2.81	2.64	62	2.91	2.62	66
Net loans and leases	64.96	64.16	45	69	69.27	43	65.60	72.36	19	65.13	73.30	18	64.48	72.64	16
Debt securities over 1 year	4.72	17.60	5	1.98	13.53	4	3.13	13.66	7	4.38	13.20	8	4.29	13.96	8
Mutual funds and equity securities	0	0.07	22	0	0.05	22	0	0.06	18	0	0.05	19	0.03	0.07	49
Subtotal	69.68	82.59	9	70.98	83.47	6	68.73	86.76	2	69.50	87.24	2	68.80	87.26	3
Interest-bearing bank balances	19.36	7.80	90	14.51	6.78	87	19.22	2.97	98	15.79	2.30	98	21.26	2.34	97
Federal funds sold and reverse repos	0.01	0.05	80	0	0.02	38	0.01	0.03	78	0	0.01	38	0.01	0.02	77
Debt securities 1 year or less	0.97	1.75	49	4.05	2.03	81	2.61	2.10	69	5.82	2.14	87	2.11	1.92	71
Trading assets	0	0.02	38	0	0.04	38	0	0.03	38	0	0.02	38	0	0.02	35
Total earning assets	90.02	93.39	7	89.54	92.98	9	90.57	92.39	27	91.11	92.24	34	92.17	92.22	51
Non-interest cash and due from depository institutions	2.43	0.87	95	3.05	1.07	95	2.59	1.14	97	3.02	1.25	96	2.98	1.26	97
Other real estate owned															
Other real estate owned	0.42	0.02	99	0.35	0.03	97	0.07	0.04	73	0.09	0.04	83	0.06	0.06	61
All other assets	7.55	5.67	83	7.42	5.87	75	6.84	6.41	58	5.88	6.39	41	4.85	6.45	25
Memoranda															
Short-term investments	20.34	10.52	86	18.56	9.38	89	21.84	5.36	96	21.61	4.70	97	23.38	4.63	97
U.S. Treasury securities	4.87	0.69	93	5.16	0.19	95	4.84	0.29	95	9.21	0.37	98	4.31	0.22	94
US agency securities (excluding mortgage-backed securities)	0.23	1.83	27	0.21	1.28	31	0.27	1.25	38	0.40	1.67	38	1.22	1.50	56
Municipal securities	0.09	3.67	18	0.34	2.96	28	0.28	2.58	23	0.37	2.66	24	0.61	2.97	28
Mortgage-backed securities	0.31	10.07	3	0.17	8.52	4	0.20	9.38	4	0.21	8.73	4	0.25	9.19	3
Asset-backed securities	0.14	0.43	69	0.14	0.35	74	0.15	0.30	78	0	0.26	33	0	0.23	34
Other debt securities	0.04	0.67	30	0.01	0.60	25	0.01	0.53	31	0.01	0.52	32	0.01	0.48	34
Loans held-for-sale	0.26	0.28	70	0.58	0.58	68	0.13	0.39	45	0.11	0.29	56	0.09	0.32	48
Loans held for investment	65.59	64.47	44	69.41	69.07	45	66.10	72.01	22	65.70	73.24	19	65.10	72.42	16
Real estate loans secured by 1-4 family	11.99	13.45	49	12.43	14.47	49	12.93	16.02	44	13.04	16.83	43	12.16	16.44	40
Revolving	0.95	1.60	36	0.98	1.79	37	1.18	2.24	36	1.16	2.43	33	1.01	2.71	30
Closed-end, secured by first liens	10.27	11.44	52	10.52	12.11	51	10.68	13.07	44	10.63	13.60	45	9.93	13.03	42
Closed-end, secured by junior liens	0.78	0.22	94	0.92	0.27	93	1.07	0.37	92	1.24	0.41	92	1.22	0.39	93
Commercial real estate loans	27.17	30.90	38	25.16	30.65	29	25.55	33.26	27	26.72	33.39	29	27.18	33.79	30
Construction and land development	7.13	4.37	81	5.51	4.32	67	6.34	5	68	5.96	4.78	67	6.03	4.55	69
Multifamily	1.10	4.79	16	1.36	5.03	16	1.53	4.76	23	0.87	5.12	14	0.63	5.32	10
Nonfarm nonresidential	18.93	20.52	41	18.29	19.97	39	17.68	21.85	30	19.90	21.85	36	20.51	22.30	38
Real estate loans secured by farmland	2.90	0.95	82	2.81	0.85	85	2.90	0.95	83	2.89	0.88	85	2.69	0.81	87

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 2	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	63.86	73.64	22	57.72	69.38	25	62.47	72.74	25	64.82	72.88	28	64.47	73.20	28
Real estate loans secured by 1-4 family	18.21	20.95	44	17.75	20.91	46	19.52	22.29	48	19.81	23.13	46	18.65	22.92	43
Revolving	1.44	2.54	36	1.40	2.61	38	1.78	3.13	38	1.77	3.34	37	1.55	3.76	31
Closed-end	16.77	18.13	51	16.35	17.94	50	17.74	18.71	51	18.04	19.33	52	17.10	18.68	53
Commercial real estate loans	41.25	48.47	27	35.95	44.23	24	38.58	46.16	28	40.61	45.57	33	41.69	46.38	35
Construction and land development	10.83	6.90	79	7.88	6.26	66	9.57	6.97	70	9.05	6.53	73	9.25	6.35	72
1-4 family	4.11	1.50	89	3.58	1.14	91	3.69	1.47	85	3.47	1.52	83	3.49	1.50	86
Other	6.72	5.34	66	4.30	4.94	45	5.88	5.34	58	5.58	4.90	62	5.76	4.76	63
Multifamily	1.67	7.23	11	1.95	7.01	16	2.31	6.42	24	1.32	6.76	12	0.97	7.13	10
Nonfarm nonresidential	28.75	32.22	36	26.13	29.04	36	26.70	30.59	31	30.23	30.16	49	31.47	30.84	53
Owner-occupied	12.71	11.23	62	11.73	10	68	12.71	10.68	65	13.23	10.31	70	13.72	10.55	71
Other	16.04	20.58	28	14.39	18.53	30	13.98	19.36	27	17.01	19.35	35	17.75	19.91	38
Real estate loans secured by farmland	4.40	1.57	79	4.02	1.30	83	4.37	1.38	84	4.40	1.27	85	4.13	1.19	85
Loans to depository institutions and acceptances of other banks	0	0	46	0	0	45	0	0	44	0	0	44	0	0	45
Commercial and industrial loans	23.62	15.94	81	31.88	19.85	85	24.84	16.16	79	21.60	16.21	74	22.06	15.52	77
Loans to individuals	6.63	3.85	77	5.95	3.53	79	6.75	4	77	6.58	3.89	78	6.01	3.90	77
Credit card loans	0	0.03	66	0	0.03	66	0	0.04	65	0	0.04	67	0	0.03	34
Agricultural loans	2.34	0.79	81	1.95	0.69	83	2.38	0.78	82	2.73	0.69	86	2.99	0.76	86
Other loans and leases	3.56	1.70	80	2.51	2.07	70	3.55	1.48	80	4.26	3.74	65	4.47	3.75	68
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	355.73	473.67	20	368.91	473.75	23	389.21	493.53	25	364.56	505.61	21	382.47	518.19	20
Real estate loans secured by 1-4 family	101.42	134.51	39	113.47	142.34	43	121.60	151.03	43	111.41	161.34	36	110.66	159.68	38
Revolving	8.03	16.12	33	8.96	17.81	35	11.08	21.25	38	9.95	23.52	32	9.20	26.74	29
Closed-end	93.40	116.85	45	104.51	122.21	49	110.53	127.10	47	101.46	134.73	41	101.45	130.06	44
Commercial real estate loans	229.79	311.38	22	229.77	302.08	25	240.35	311.74	27	228.41	316.03	22	247.33	328.67	26
Construction and land development	60.33	44.02	70	50.34	42.85	63	59.62	46.63	68	50.92	44.92	63	54.86	44.44	64
1-4 family	22.90	9.60	86	22.87	7.52	89	22.99	9.52	87	19.54	10.21	83	20.72	10.44	82
Other	37.44	34.06	59	27.47	33.94	38	36.63	35.90	55	31.38	33.75	51	34.15	33.34	54
Multifamily	9.32	46.60	10	12.44	48.67	14	14.41	44.76	23	7.44	48.38	11	5.78	51.49	9
Nonfarm nonresidential	160.14	207.28	27	167	198.42	33	166.33	206.64	33	170.05	208.15	32	186.69	217.26	37
Owner-occupied	70.80	71.93	51	75	67.98	58	79.20	71.54	60	74.39	70.68	55	81.40	73.43	57
Other	89.34	131.36	25	91.99	125.78	31	87.13	130.65	27	95.66	134.17	29	105.28	140.40	30
Real estate loans secured by farmland	24.52	9.66	79	25.67	8.35	83	27.26	8.66	82	24.74	8.13	84	24.49	7.80	85
Loans to depository institutions and acceptances of other banks	0	0.01	46	0	0.03	45	0	0.01	44	0	0.01	44	0	0.01	45
Commercial and industrial loans	131.55	100.58	72	203.74	133.93	78	154.79	106.70	77	121.48	107.07	62	130.87	105.25	68
Loans to individuals	36.92	23.11	76	38	22.15	79	42.07	24.83	77	37.02	24.45	78	35.68	23.98	76
Credit card loans	0	0.19	66	0	0.20	66	0	0.24	65	0	0.24	67	0	0.19	34
Agricultural loans	13.01	4.60	81	12.47	4.17	80	14.84	4.86	82	15.38	4.49	83	17.72	4.90	85
Other loans and leases	19.81	10.71	79	16.02	13.62	71	22.13	10.25	78	23.98	25.58	60	26.49	25.83	63
Supplemental															
Non-owner occupied CRE loans / Gross loans	29.73	36.98	26	25.83	34	25	29.53	35.38	35	28.52	35.09	31	28.79	35.69	31
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	165.60	236.77	27	165.09	232.08	28	183.96	239.13	29	160.38	243.62	22	170.78	253.35	22
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	236.40	313.58	22	240.09	304.52	27	263.16	315.15	29	234.77	318.90	23	252.18	331.68	26

BHC Name

City/State

Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 2	Pct												
Percent of Total Assets															
Short-term investments	20.34	10.52	86	18.56	9.38	89	21.84	5.36	96	21.61	4.70	97	23.38	4.63	97
Liquid assets	27.21	23.21	71	23.09	19.32	69	27.13	16.28	87	28.44	15.56	92	29.83	15.94	91
Investment securities	5.68	20.27	4	6.03	16.07	8	5.74	16.41	6	10.19	16.02	23	6.43	16.65	7
Net loans and leases	64.96	64.16	45	69	69.27	43	65.60	72.36	19	65.13	73.30	18	64.48	72.64	16
Net loans, leases and standby letters of credit	65.84	64.54	48	70.05	69.67	45	66.35	72.78	21	65.87	73.71	18	65.26	73.08	16
Core deposits	84.50	80.58	71	86	76.49	96	85.65	71.61	95	85.53	69.97	96	86.85	69.79	98
Noncore funding	1.54	6.64	10	1.56	10.29	5	1.80	14.61	3	1.70	16.58	3	1.60	17.09	2
Time deposits of \$250K or more	1.54	2.59	28	1.54	3.37	19	1.72	4.33	12	1.67	4.28	17	1.58	3.54	22
Foreign deposits	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Federal funds purchased and repos	0	0.55	23	0.01	0.62	47	0.01	0.77	36	0.02	0.96	36	0.01	1.20	28
Secured federal funds purchased	0	0	49	0	0	49	0	0	48	0	0	48	0	0	48
Net federal funds purchased (sold)	-0.01	0.50	10	0.01	0.59	52	0	0.75	38	0.02	0.97	37	0	1.21	30
Commercial paper	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0	0.41	20	0	1.06	16	0.01	2.75	16	0	3.63	8	0	4.47	6
Earning assets that reprice within 1 year	42.21	30.91	77	47.87	31.93	85	50.25	33.16	87	50.62	32.35	86	52.73	33.41	87
Interest-bearing liabilities that reprice within 1 year	4.95	13.48	29	5.31	14.04	18	5.78	18.54	10	6.05	18.20	16	5.65	16.67	14
Long-term debt that reprices within 1 year	0	0.02	43	0	0.10	38	0	0.15	37	0	0.16	39	0	0.19	38
Net assets that reprice within 1 year	37.26	16.92	83	42.56	17.03	91	44.48	13.71	93	44.56	12.98	94	47.08	15.65	95
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-26.82	-5.41	10	-23.83	0.77	4	-29.13	10.70	1	-28.60	13.54	1	-31.62	13.97	1
Net short-term noncore funding dependence	-27.30	-7.77	10	-24.23	-3.25	4	-29.78	5.88	1	-29.31	8.57	1	-32.64	9.65	1
Short-term investment / Short-term noncore funding	1,695.11	419.20	90	1,459.39	230.45	97	1,613.73	78.10	97	1,787.21	62.28	98	2,590.77	46.67	99
Liquid assets - short-term noncore funding / Nonliquid assets	35.74	25.37	73	28.38	16.27	78	35.37	6.90	91	38.06	4.17	95	41.23	3.68	96
Net loans and leases / Total deposits	75.51	75.87	45	78.82	84.20	33	75.08	90.96	15	74.68	92.88	14	72.90	92.86	11
Net loans and leases / Core deposits	76.88	80.18	41	80.24	91.10	26	76.59	102.55	12	76.14	106.50	9	74.23	105.03	8
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0	-0.07	37	0	0.88	9	0	0.36	12	0	-0.47	82	0	-0.05	57
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.28	0.24	56	1.08	3.63	19	0.54	1.28	31	-0.34	-1.95	87	-0.42	-0.62	55
Structured notes appreciation (depreciation) / Tier 1 capital		-0.05			0.03			-0.02			-0.04			-0.02	
Percent of Investment Securities															
Held-to-maturity securities	0.56	9.13	57	0.53	5.36	57	0.39	7.25	51	0.18	10.76	41	0.49	13.07	35
Available-for-sale securities	99.44	89.63	55	99.47	93.39	59	99.61	91.33	63	99.82	88.32	67	99.51	86.93	64
U.S. Treasury securities	85.62	3.49	98	85.60	1.22	98	84.30	2.07	98	90.33	2.08	98	67.04	1.33	98
US agency securities (excluding mortgage-backed securities)	4.11	9.21	46	3.54	8.39	40	4.68	8.16	50	3.87	11	43	19.04	10.16	73
Municipal securities	1.64	17.78	21	5.65	18.61	34	4.85	15.40	30	3.65	16.63	24	9.43	17.86	36
Mortgage-backed securities	5.48	52.46	3	2.84	54.48	3	3.48	57.07	3	2.08	54.50	3	3.89	55.76	3
Asset-backed securities	2.50	2.22	75	2.29	1.97	76	2.59	1.70	80	0	1.54	33	0	1.31	34
Other debt securities	0.65	3.93	38	0.09	4.34	26	0.10	3.73	33	0.06	3.75	34	0.11	3.25	36
Mutual funds and equity securities	0	0.41	22	0	0.44	22	0	0.49	18	0	0.41	19	0.49	0.58	67
Debt securities 1 year or less	17.02	10.21	77	67.21	13.69	95	45.43	13.55	93	57.08	13.91	92	32.79	11.90	85
Debt securities 1 to 5 years	78.79	17.78	99	31.44	20.49	74	52.57	23.43	90	40.34	23.42	78	61.31	23.53	95
Debt securities over 5 years	4.19	68.22	2	1.35	61.87	2	2	58.63	2	2.59	58.36	5	5.42	60.73	6
Pledged securities	89.01	36.33	96	90.07	44.55	91	91.59	43.76	95	60.74	42.20	69	93.77	46.78	97
Structured notes, fair value	0	0.31	34	0	0.03	42	0	0.09	39	0	0.15	39	0	0.08	40
Percent Change from Prior Like Quarter															
Short-term investments	11.90	30.57	45	-8.61	136.94	11	14.30	32.84	50	-3.48	16.28	38	-4.98	6.96	49
Investment securities	-3.73	36.78	9	12.93	16.36	46	-36.33	4.80	3	65.49	8.02	96	0.29	4.99	40
Core deposits	0.32	15.13	1	7.99	23.17	5	13.25	9.96	68	2.83	10.40	27	6.42	13.94	29
Noncore funding	0.77	-20.94	83	-6.89	-12.78	62	19.39	4.16	75	10.98	6.76	56	-64.67	-3.35	2

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	2,076,732	1,779,857	1,618,062	1,232,995	1,050,685
Commit: Secured commercial real estate loans	614,725	481,075	433,187	293,197	303,959
Commit: Unsecured real estate loans	8	63	5,367	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	82,841	96,311	64,702	56,096	57,074
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	24,776	32,129	11,001	8,174	6,173
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	0	0	0	0	0
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	44,673	9,425	164	645	106

	BHC	Peer # 2	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	22.08	16.95	79	19.32	16.09	68	18.89	16.97	66	16.28	17.31	45	14.49	17.28	32
Standby letters of credit	0.88	0.31	93	1.05	0.31	94	0.76	0.36	86	0.74	0.35	87	0.79	0.40	83
Commercial and similar letters of credit	0	0.01	36	0	0.01	37	0	0.01	36	0	0.01	35	0	0.01	32
Securities lent	0	0	49	0	0	49	0	0	49	0	0	50	0	0	49
Credit derivatives - notional amount (holding company as guarantor)	0	0	46	0	0	46	0	0	47	0	0.02	44	0	0.01	45
Credit derivatives - notional amount (holding company as beneficiary)	0	0	48	0	0	47	0	0	48	0	0.01	46	0	0	46
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.01	46	0	0.02	46	0	0.01	46	0	0.01	46	0	0	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	46	0	0	46	0	0	47	0	0	47	0	0	48
Derivative contracts	0.74	3.32	67	0.45	3.72	66	0.13	2.95	63	0.12	6.51	16	0.09	6.82	14
Interest rate contracts	0.26	3.25	65	0.35	3.62	66	0.13	2.87	63	0.11	6.40	16	0.09	6.72	15
Interest rate futures and forward contracts	0.26	0.07	88	0.35	0.20	84	0.13	0.08	82	0.11	0.25	60	0.09	0.28	56
Written options contracts (interest rate)	0	0.10	38	0	0.24	37	0	0.13	36	0	0.26	20	0	0.28	19
Purchased options contracts (interest rate)	0	0.01	46	0	0.03	44	0	0.02	45	0	0.07	40	0	0.08	41
Interest rate swaps	0	2.61	33	0	2.58	34	0	2.19	34	0	5.18	15	0	5.41	14
Foreign exchange contracts	0	0	48	0	0	47	0	0	47	0	0	47	0	0	45
Futures and forward foreign exchange contracts	0	0	48	0	0	47	0	0	47	0	0	47	0	0	45
Written options contracts (foreign exchange)	0	0	49	0	0	49	0	0	48	0	0	49	0	0	48
Purchased options contracts (foreign exchange)	0	0	49	0	0	49	0	0	48	0	0	49	0	0	48
Foreign exchange rate swaps	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0.47	0	99	0.10	0	98	0	0	96	0.01	0	96	0	0	95
Commodity and other futures and forward contracts	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0	49	0	0	49	0	0	48	0	0	49	0	0	48
Purchased options contracts (commodity and other)	0	0	49	0	0	49	0	0	48	0	0	48	0	0	48
Commodity and other swaps	0.47	0	99	0.10	0	99	0	0	99	0.01	0	98	0	0	99
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	33.38	27.65	73	27.67	24.20	66	30.67	24.81	74	24.82	25.18	49	23.11	25.74	36

BHC Name _____

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Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	69,449	41,554	11,165	8,819	6,279
Interest rate contracts	24,776	32,129	11,001	8,174	6,173
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	44,673	9,425	164	645	106
Derivatives Position					
Futures and forwards	24,776	32,129	11,001	8,174	6,173
Written options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	44,673	9,425	164	645	106
Held for trading					
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded					
Interest rate contracts	24,776	32,129	11,001	8,174	6,173
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	44,673	9,425	164	645	106
Derivative contracts (excluding futures and FX 14 days or less)					
One year or less	69,449	41,554	10,986	8,819	6,279
Over 1 year to 5 years	0	0	0	0	0
Over 5 years	0	0	0	0	0
Gross negative fair value (absolute value)					
Held for trading	8,237	872	15	238	261
Non-traded	8,946	991	20	252	295
Gross positive fair value					
Held for trading	0	0	0	0	0
Non-traded	8,946	991	20	252	295
Current credit exposure on risk-based capital derivative contracts	1,423	965	9	230	0
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 2	Pct												
Percent of Notional Amount															
Interest rate contracts	35.68	99.27	1	77.32	99.50	3	98.53	99.57	9	92.69	99.91	4	98.31	99.91	6
Foreign exchange contracts	0	0.15	44	0	0.19	43	0	0.14	42	0	0	46	0	0.04	44
Equity, commodity, and other contracts	64.32	0	98	22.68	0	98	1.47	0.07	92	7.31	0	98	1.69	0	97
Futures and forwards															
Written options	0	5.82	16	0	10.24	13	0	11.73	13	0	11.14	16	0	9.73	15
Exchange-traded	0	0	50	0	0	50	0	0	48	0	0	49	0	0	49
Over-the-counter	0	5.82	16	0	10.24	13	0	10.84	13	0	10.65	16	0	9.46	15
Purchased options	0	1.88	37	0	2.13	33	0	2.45	35	0	1.29	38	0	1.44	38
Exchange-traded	0	0	50	0	0	50	0	0	49	0	0	49	0	0	49
Over-the-counter	0	1.88	37	0	2.13	33	0	2.28	36	0	1.22	38	0	1.27	39
Swaps	64.32	82.75	22	22.68	71.83	13	1.47	64.61	14	7.31	65.42	20	1.69	66.04	18
Held for trading															
Interest rate contracts	0	24.39	32	0	16.03	34	0	15.01	35	0	13.60	38	0	16.18	35
Foreign exchange contracts	0	16.71	32	0	16.37	34	0	16.17	35	0	12.87	38	0	16.40	36
Equity, commodity, and other contracts	0	0	49	0	0	49	0	0.11	46	0	0	48	0	0	47
Non-traded															
Interest rate contracts	100	75.61	67	100	83.97	65	100	84.99	64	100	86.40	61	100	83.82	64
Foreign exchange contracts	35.68	74.23	24	77.32	83.02	28	98.53	84.69	30	92.69	85.51	25	98.31	83.04	31
Equity, commodity, and other contracts	0	0	46	0	0	45	0	0.01	44	0	0	47	0	0.01	46
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	100	85.18	76	100	79.60	84	98.40	80.07	69	100	82.85	77	100	87.47	80
Over 1 year to 5 years	100	11.52	97	100	15.52	96	98.40	15.20	96	100	12.75	97	100	15.62	98
Over 5 years	0	26.87	10	0	19.75	15	0	22.92	14	0	22.66	16	0	21.68	15
Gross negative fair value (absolute value)	0	38.91	9	0	32.47	13	0	34.12	11	0	36.28	14	0	37.90	13
Gross positive fair value	11.86	1.54	98	2.10	2.84	39	0.13	1.30	18	2.70	0.66	99	4.16	0.50	98
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0	81	0	0.01	68	0	0	65	0	0.01	33	0	0	36
Gross positive fair value (X)	0.01	0	78	0	0.01	69	0	0	65	0	0.01	25	0	0.01	23
Held for trading (X)	0	0	43	0	0	44	0	0	44	0	0	40	0	0	37
Non-traded (X)	0.01	0	85	0	0	74	0	0	68	0	0.01	32	0	0	34
Current credit exposure (X)	0	0.01	49	0	0.02	47	0	0.01	36	0	0	41	0	0	16
Credit losses on derivative contracts	0	0	50	0	0	48	0	0	50	0	0	49	0	0	49
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
90+ days past due	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.02	0.12	46	0.02	0.27	42	0	0.10	36	0	0.06	41	0	0.05	16

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Change: Allowance for Loan and Lease Losses excluding ATRR					
Beginning balance	91,366	54,238	51,389	51,666	48,693
Gross losses	7,845	23,832	6,386	5,003	6,965
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	806	1,005	948	924	1,426
Net losses	7,039	22,827	5,438	4,079	5,539
Provision for loan and lease losses	-8,690	62,648	8,287	3,802	8,512
Adjustments	8,299	-2,693	0	0	0
Ending balance	83,936	91,366	54,238	51,389	51,666
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.08	-0.01	28	0.67	0.38	85	0.10	0.12	51	0.05	0.12	28	0.12	0.11	62
Provision for loan and lease losses / Average loans and leases	-0.14	-0.01	26	0.97	0.53	88	0.16	0.16	57	0.08	0.16	32	0.19	0.16	68
Provision for loan and lease losses / Net loan and lease losses	-123.46	147.24	28	274.45	672.96	29	152.39	142.73	63	93.21	182.69	28	153.67	110.75	62
Allowance for loan and lease losses / Total loans and leases not held for sale	1.36	1.26	66	1.43	1.35	60	0.96	0.94	55	1.03	0.94	64	1.09	0.95	70
Allowance for loan and lease losses / Total loans and leases	1.36	1.25	66	1.42	1.33	60	0.96	0.93	55	1.03	0.93	64	1.09	0.94	70
Allowance for loan and lease losses / Net loans and leases losses (X)	11.92	31.39	36	4	25.33	14	9.97	17.18	50	12.60	21.35	55	9.33	16.23	48
Allowance for loan and lease losses / Nonaccrual assets	401.76	459.08	61	243.14	336.78	50	301.91	315.75	66	227.35	285.36	54	161.74	270.69	35
ALLL / 90+ days past due + nonaccrual loans and leases	324.63	461.06	56	214.94	293.46	52	182.01	283.41	51	209.59	259.30	56	148.31	232.03	40
Gross loan and lease losses / Average loans and leases	0.13	0.12	66	0.37	0.16	87	0.12	0.16	46	0.10	0.15	47	0.15	0.16	59
Recoveries / Average loans and leases	0.01	0.05	23	0.02	0.04	29	0.02	0.05	31	0.02	0.05	29	0.03	0.06	38
Net losses / Average loans and leases	0.11	0.06	75	0.35	0.11	88	0.10	0.11	57	0.08	0.09	61	0.12	0.10	67
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	48	0	0	48	0	0	49	0	0	48	0	0	48
Recoveries / Prior year-end losses	3.38	43.82	5	15.74	42.12	21	18.95	41.80	29	13.27	51.25	14	29.06	50.41	42
Earnings coverage of net loan and lease losses (X)	28.37	-14.44	61	8.16	33.55	27	32.71	22.46	70	40.10	29.27	68	26.14	0.97	64

Net Loan and Lease Losses By Type

Real estate loans	0.05	0.02	81	0.18	0.04	91	0.09	0.02	87	0.04	0.01	77	0.03	0.02	65
Real estate loans secured by 1-4 family	0.04	-0.01	92	0.04	0.01	79	0.25	0.02	95	0.06	0.01	83	0.08	0.03	84
Revolving	0	-0.01	41	0.03	0	80	0.02	0.02	72	0.04	0.02	70	0.03	0.03	63
Closed-end	0.05	-0.01	92	0.04	0.01	80	0.27	0.02	96	0.06	0.01	85	0.09	0.02	86
Commercial real estate loans	0.03	0.03	67	0.19	0.05	87	0.02	0.02	67	0.03	0.01	74	0	0.01	55
Construction and land development	0	-0.01	30	-0.01	0	25	0.05	-0.02	93	0.06	-0.02	92	0	-0.04	41
1-4 family	0	0	9	-0.01	0	7	0.04	0	95	0.03	0	94	0	0	22
Other	0	-0.01	59	0.01	-0.01	87	0	-0.02	90	0.04	-0.02	94	0	-0.04	84
Multifamily	0	0	51	0	0	51	0	0	56	0	0	50	0	0	53
Nonfarm nonresidential	0.04	0.04	72	0.26	0.07	89	0.01	0.03	57	0.02	0.02	70	0.01	0.02	52
Owner-occupied	0	0.01	25	0.05	0.01	85	0.01	0.01	67	0.02	0.01	83	0	0.01	64
Other	0.04	0.03	78	0.21	0.04	89	0	0.01	65	0.01	0.01	73	0	0.01	62
Real estate loans secured by farmland	0.33	0.01	96	0.79	0.01	98	0	0.01	83	0.03	0	91	0	0	88
Commercial and industrial loans	0.27	0.15	73	0.57	0.20	85	0.09	0.27	32	0.13	0.18	53	0.46	0.18	81
Loans to individuals	0.13	0.43	31	0.46	0.66	51	0.20	0.74	22	0.28	0.71	28	0.26	0.78	19
Credit card loans	0	0.87	18	0	1.71	15	0	1.89	14	0	1.65	21		1.60	
Agricultural loans	0.16	0	96	1.42	0.01	96	0	0.02	80	0.14	0.03	89	-0.60	0.06	2
Loans to foreign governments and institutions		0													
Other loans and leases	0.09	0.24	63	0.39	0.44	77	0.12	0.14	66	0.14	0.28	64	0.03	0.27	52

BHC Name _____ City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	21,138	21,300	24,954	25,777	15,341
90+ days past due loans and leases	4,964	4,929	11,834	1,916	2,893
Nonaccrual loans and leases	20,892	37,578	17,965	22,603	31,943
Total past due and nonaccrual loans and leases	46,994	63,807	54,753	50,296	50,177
Restructured 30-89 days past due					
Restructured 30-89 days past due	4	0	30	20	22
Restructured 90+ days past due	0	0	64	48	0
Restructured nonaccrual	994	2,078	3,279	7,960	6,649
Total restructured loans and leases	998	2,078	3,373	8,028	6,671
30-89 days past due loans held for sale					
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	5,292	6,737	18,024	13,410	4,961
Other real estate owned	39,475	32,179	5,607	6,690	4,136
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 2	Pct												
Percent of Loans and Leases															
30-89 days past due loans and leases	0.34	0.21	75	0.33	0.26	68	0.44	0.31	73	0.52	0.32	79	0.32	0.32	61
90+ days past due loans and leases	0.08	0.02	84	0.08	0.04	79	0.21	0.03	92	0.04	0.03	72	0.06	0.04	76
Nonaccrual loans and leases	0.34	0.44	45	0.58	0.60	54	0.32	0.48	34	0.45	0.49	53	0.68	0.46	81
90+ days past due and nonaccrual loans and leases	0.42	0.48	48	0.66	0.67	54	0.53	0.54	59	0.49	0.54	54	0.74	0.55	77
30-89 days past due restructured															
30-89 days past due restructured	0	0	62	0	0	32	0	0	60	0	0.01	56	0	0.01	54
90+ days past due restructured	0	0	44	0	0	45	0	0	92	0	0	88	0	0	41
Nonaccrual restructured	0.02	0.08	34	0.03	0.09	39	0.06	0.07	55	0.16	0.10	71	0.14	0.10	65
30-89 days past due loans held for sale															
30-89 days past due loans held for sale	0	0	49	0	0	47	0	0	47	0	0	47	0	0	48
90+ days past due loans held for sale	0	0	48	0	0	48	0	0	48	0	0	48	0	0	48
Nonaccrual loans held for sale	0	0	48	0	0	46	0	0	48	0	0	48	0	0	48
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.34	0.21	75	0.33	0.26	68	0.44	0.31	73	0.52	0.32	79	0.32	0.32	61
90+ days past due assets	0.08	0.02	84	0.08	0.04	79	0.21	0.03	91	0.04	0.03	72	0.06	0.04	76
Nonaccrual assets	0.34	0.44	45	0.58	0.60	54	0.32	0.48	34	0.45	0.49	53	0.68	0.47	81
30+ days past due and nonaccrual assets	0.76	0.71	57	0.99	0.95	60	0.97	0.87	63	1.01	0.88	64	1.06	0.89	69
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.27	0.31	51	0.46	0.47	54	0.35	0.39	48	0.32	0.39	49	0.48	0.40	70
90+ days past due and nonaccrual assets + other real estate owned	0.69	0.34	86	0.81	0.52	76	0.41	0.45	55	0.41	0.45	53	0.54	0.48	67
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.70	0.45	78	0.83	0.63	70	0.49	0.56	50	0.56	0.59	50	0.57	0.63	55
Allowance for loan and lease losses	78.23	59.86	73	83.72	72.10	61	76.86	92.08	51	83.23	95.97	50	79.48	100.14	45
Equity capital + allowance for loan and lease losses	5.23	4.10	70	6.60	5.64	66	3.94	4.77	44	4.48	5.09	50	4.96	5.57	55
Tier 1 capital + allowance for loan and lease losses	5.90	4.51	69	7.58	6.21	68	4.58	5.30	49	4.83	5.65	47	5.15	6.11	50
Loans and leases + other real estate owned	1.05	0.70	75	1.18	0.92	69	0.73	0.78	56	0.86	0.82	57	0.87	0.86	60

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 2	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.43	0.18	86	0.37	0.25	73	0.47	0.28	78	0.62	0.29	86	0.33	0.29	65
90+ days past due	0.12	0.02	90	0.11	0.04	83	0.31	0.03	93	0.04	0.03	75	0.08	0.05	79
Nonaccrual	0.31	0.43	42	0.66	0.63	57	0.36	0.45	41	0.42	0.48	52	0.77	0.43	87
Commercial and industrial															
30–89 days past due	0.10	0.19	42	0.10	0.15	49	0.17	0.22	49	0.20	0.23	59	0.12	0.27	45
90+ days past due	0	0.02	60	0.02	0.02	79	0.02	0.02	76	0.01	0.02	76	0.03	0.01	81
Nonaccrual	0.35	0.53	60	0.48	0.61	54	0.16	0.74	21	0.53	0.61	54	0.57	0.60	59
Individuals															
30–89 days past due	0.53	0.53	60	0.82	0.52	73	1	0.60	78	0.84	0.68	69	0.95	0.69	69
90+ days past due	0.06	0.02	84	0.10	0.02	89	0.13	0.02	89	0.11	0.03	85	0.07	0.03	81
Nonaccrual	0.04	0.14	43	0.07	0.14	47	0.07	0.12	52	0.14	0.15	62	0.09	0.21	49
Depository institution loans															
30–89 days past due		0			0			0			0			0	
90+ days past due		0			0			0			0			0	
Nonaccrual		0			0			0			0			0	
Agricultural															
30–89 days past due	0.26	0.06	86	1.92	0.07	96	1.53	0.10	97	0.59	0.11	89	0.99	0.15	88
90+ days past due	0.08	0	95	0.05	0	94	0.08	0	97	0.11	0.01	90	0.10	0	94
Nonaccrual	2.44	0.18	96	2.02	0.57	85	1.81	0.80	84	1.82	0.46	85	1.25	0.31	86
Foreign governments															
30–89 days past due		0													
90+ days past due		0													
Nonaccrual		0													
Other loans and leases															
30–89 days past due	0	0.31	23	0	0.67	22	0	0.28	23	0	0.18	23	0	0.12	27
90+ days past due	0	0.01	40	0	0	40	0	0	40	0	0	41	0	0	44
Nonaccrual	0.01	0.07	77	0.21	0.10	82	0.18	0.04	84	0.20	0.04	88	0.23	0.06	85

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer #	Pct												
Memoranda																
1-4 family	30-89 days past due	0.36	0.37	58	0.58	0.46	68	1.01	0.53	82	0.79	0.52	74	0.57	0.56	58
	90+ days past due	0.19	0.04	88	0.12	0.06	79	0.23	0.05	86	0.10	0.04	81	0.18	0.06	83
	Nonaccrual	0.27	0.48	32	0.44	0.67	34	0.53	0.55	56	0.84	0.61	70	0.60	0.65	52
Revolving	30-89 days past due	0.13	0.19	52	0.29	0.25	61	0.21	0.36	39	0.09	0.36	28	0.33	0.29	62
	90+ days past due	0.44	0.01	96	0	0.01	41	0.04	0.01	83	0	0.02	37	0	0.02	35
	Nonaccrual	0.02	0.37	21	0.02	0.46	16	0.31	0.34	51	0.02	0.35	21	0	0.42	10
Closed-end	30-89 days past due	0.38	0.40	58	0.61	0.48	66	1.09	0.56	81	0.86	0.54	74	0.59	0.63	58
	90+ days past due	0.17	0.04	88	0.13	0.06	79	0.25	0.05	86	0.11	0.05	83	0.19	0.06	83
	Nonaccrual	0.29	0.49	36	0.47	0.69	38	0.55	0.57	52	0.92	0.64	74	0.66	0.68	56
Junior lien	30-89 days past due	0.02	0.01	80	0.03	0.01	79	0.06	0.02	86	0.08	0.02	90	0.06	0.03	80
	90+ days past due	0	0	89	0.04	0	94	0.01	0	92	0.01	0	89	0.05	0	97
	Nonaccrual	0.03	0.02	71	0.13	0.03	89	0.07	0.03	81	0.34	0.03	96	0.44	0.04	97
Commercial real estate	30-89 days past due	0.50	0.08	93	0.23	0.14	76	0.22	0.15	73	0.35	0.16	81	0.11	0.15	50
	90+ days past due	0.09	0.01	94	0.11	0.02	91	0.38	0.02	95	0.01	0.02	73	0.03	0.02	77
	Nonaccrual	0.19	0.37	38	0.50	0.57	54	0.16	0.34	37	0.20	0.41	44	0.83	0.33	87
Construction and development	30-89 days past due	0.36	0.09	87	0.34	0.16	82	0.25	0.20	74	0.07	0.17	57	0.15	0.18	65
	90+ days past due	0	0	45	0.06	0.01	90	0	0.01	43	0.01	0	89	0	0.01	42
	Nonaccrual	0.01	0.08	57	0.02	0.21	51	0.05	0.18	56	0.36	0.18	75	0.51	0.21	77
1-4 family	30-89 days past due	0.34	0.03	96	0.22	0.03	89	0.14	0.05	82	0.01	0.07	67	0.12	0.05	81
	90+ days past due	0	0	47	0.06	0	95	0	0	47	0	0	48	0	0	46
	Nonaccrual	0	0	44	0	0.01	42	0.02	0.01	84	0.26	0.04	89	0.04	0.04	76
Other	30-89 days past due	0.02	0.04	67	0.12	0.09	80	0.12	0.12	80	0.06	0.06	72	0.03	0.08	60
	90+ days past due	0	0	48	0	0	44	0	0	44	0.01	0	92	0	0.01	44
	Nonaccrual	0.01	0.06	61	0.02	0.16	56	0.02	0.14	55	0.10	0.10	70	0.47	0.12	85
Multifamily	30-89 days past due	0	0.02	41	0	0.03	39	0	0.03	38	1.14	0.03	96	0	0.04	35
	90+ days past due	0	0	48	0	0	47	0	0	46	0	0	46	0	0	45
	Nonaccrual	0	0.06	36	0	0.10	32	0	0.03	37	0.02	0.04	73	0.04	0.05	72
Nonfarm non-residential	30-89 days past due	0.58	0.08	94	0.21	0.14	74	0.22	0.13	78	0.39	0.17	79	0.10	0.14	52
	90+ days past due	0.13	0.01	94	0.14	0.02	89	0.55	0.02	95	0.01	0.02	74	0.04	0.02	79
	Nonaccrual	0.27	0.49	42	0.68	0.73	56	0.22	0.36	40	0.16	0.52	33	0.95	0.40	87
Owner Occupied	30-89 days past due	0.18	0.03	92	0.19	0.05	89	0.21	0.06	90	0.36	0.08	90	0.08	0.06	64
	90+ days past due	0.13	0	98	0.13	0.01	92	0.55	0.01	97	0.01	0	81	0.03	0.01	78
	Nonaccrual	0.24	0.18	68	0.40	0.27	71	0.19	0.19	54	0.07	0.20	36	0.47	0.16	88
Other	30-89 days past due	0.41	0.03	94	0.02	0.06	57	0.01	0.05	45	0.03	0.07	53	0.03	0.06	53
	90+ days past due	0	0	45	0.01	0	88	0	0.01	41	0	0.01	39	0.01	0.01	84
	Nonaccrual	0.02	0.24	42	0.28	0.33	59	0.03	0.14	42	0.09	0.22	57	0.48	0.16	82
Farmland	30-89 days past due	0.11	0.06	79	0.64	0.08	92	0.33	0.21	78	2.40	0.09	95	1.41	0.10	97
	90+ days past due	0.05	0	96	0.05	0	92	0	0.01	45	0.02	0	93	0.08	0	92
	Nonaccrual	1.55	0.73	81	3.05	1.19	81	1.32	1.06	70	0.54	0.49	69	0.89	0.44	78
Credit card	30-89 days past due	0	0.88	20	0	1.02	19	0	0.87	18	0	1.03	23		0.83	
	90+ days past due	0	0.12	31	0	0.22	27	0	0.18	30	0	0.26	36		0.22	
	Nonaccrual	0	0.01	47	0	0.02	46	0	0	46	0	0.07	42		0.08	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Common Equity Tier 1 Capital					
Common stock plus related surplus	192,517	189,294	186,047	182,313	139,376
Retained earnings	977,067	871,161	815,488	722,615	638,580
Accumulated other comprehensive income (AOCI)	2,150	7,430	3,454	-2,139	-2,327
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	1,171,734	1,067,885	1,004,989	902,789	775,629
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	167,488	168,921	171,212	96,127	62,784
Accumulated other comprehensive income-related adjustments	2,150	7,430	3,454	-2,139	-1,504
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	1,002,096	891,534	830,323	808,801	714,349
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,002,096	891,534	830,323	808,801	714,349
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	26,000	26,000	26,000	26,000	31,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	26,000	26,000	26,000	26,000	31,000
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	26,000	26,000	26,000	26,000	31,000
Tier 1 Capital	1,028,096	917,534	856,323	834,801	745,349
Tier 2 Capital					
Tier 2 capital instruments and related surplus	59,183	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	83,936	79,849	54,238	51,389	51,666
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					0
Tier 2 capital before deductions	143,119	79,849	54,238	51,389	51,666
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	143,119	79,849	54,238	51,389	51,666
Exited advanced approach tier 2 capital					
Total capital	1,171,215	997,383	910,561	886,190	797,015
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	11,413,664	9,692,733	8,500,482	7,624,023	7,198,879
Less: Deductions from common equity tier 1 capital	167,488	168,921	171,212	96,127	62,784
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	11,246,176	9,523,812	8,329,270	7,527,896	7,136,095
Total risk-weighted assets	6,768,659	6,376,377	6,313,126	5,440,042	5,102,923
Exited advanced approach total RWA					

	BHC	Peer # 2	Pct												
Capital Ratios															
Common equity tier 1 capital, column A	14.80	12.27	84	13.98	10.91	78	13.15	12.50	68	14.87	12.37	80	14	11.95	79
Common equity tier 1 capital, column B	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Tier 1 capital, column A	15.19	12.90	83	14.39	11.60	75	13.56	13.19	64	15.35	13.03	80	14.61	12.68	79
Tier 1 capital, column B	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Total capital, column A	17.30	14.97	83	15.64	13.45	66	14.42	14.63	53	16.29	14.48	80	15.62	14.15	75
Total capital, column B	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Tier 1 leverage	9.14	9.54	44	9.63	9.65	56	10.28	10.39	54	11.09	10.37	69	10.44	10.04	63
Supplementary leverage ratio, advanced approaches HCs															

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	5,352	4,691	2,734		
Total property and casualty assets	0	0	5,352	4,691	2,734		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	2,604	2,973	1,217		
Total property and casualty equity	0	0	2,604	2,973	1,217		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	779	1,201	1,746	715	-100.00	
Total property and casualty	0	779	1,201	1,746	715	-100.00	
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	1,195	253	100		
Unearned premiums (P/C)	0	0	952	922	891		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	23,745	1,191	1,395	1,270	1,111	1893.70	1868.91
Other insurance activities income	23,745	1,191	1,395	1,270	1,111	1893.70	1868.91
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	-35	-87		
Net assets of insurance underwriting subsidiaries	0	0	2,604	2,973	1,217		
Life insurance assets	81,351	80,705	78,222	75,733	73,054	0.80	15.66

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
Analysis Ratios																
Insurance underwriting assets / Consolidated assets	0	0	48	0	0	48	0.06	0	97	0.06	0	97	0.04	0	95	
Insurance underwriting assets (P/C) / Total insurance underwriting assets		25			50			100	60	66	100	66.67	64	100	75	61
Insurance underwriting assets (L/H) / Total insurance underwriting assets		75			50			0	40	33	0	33.33	35	0	25	38
Separate account assets (L/H) / Total life assets		0			0			0	0		0	0		0	0	
<hr/>																
Insurance activities revenue / Adjusted operating income	4.89	0.64	90	0.27	0.41	72	0.33	0.37	75	0.33	0.46	74	0.32	0.44	73	
Premium income / Insurance activities revenue	0	0.13	45	0	0.01	47	0	0.03	47	0	0	48	0	0.01	47	
Credit related premium income / Total premium income		100			100			100			50			60		
Other premium income / Total premium income		0			0			0			50			40		
<hr/>																
Insurance underwriting net income / Consolidated net income	0	0	49	0.78	0	98	0.89	0	98	1.39	0	98	0.83	0	98	
Insurance net income (P/C) / Equity (P/C)		47.20			19.85			46.12	37.86	50	58.73	72.25	60	58.75	31.81	85
Insurance net income (L/H) / Equity (L/H)		84.24														
Insurance benefits, losses, expenses / Insurance premiums		448.52			-40.91			132.57			116.87			136.34		
<hr/>																
Reinsurance recovery (P/C) / Total assets (P/C)		0			0			0	0	50	0	0	50	0	0	50
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0		
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	49	0	0	50	0.03	0	99	0.04	0	98	0.02	0	99	
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	7.32	11.86	25	8	11.01	30	8.59	11.53	31	8.55	13.70	27	9.17	14.86	24	
<hr/>																
Broker-Dealer Activities																
Net assets of broker-dealer subsidiaries (\$000)			0			0			0							
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Foreign Activities					
Total foreign loans and leases	1,465	1,523	1,106	9	12
Real estate loans	1,465	1,523	1,106	9	12
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	1,465	1,523	1,106	9	12
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0		
Non-interest-bearing deposits	0	0	0		

	BHC	Peer # 2	Pct												
Analysis Ratios															
Yield: Foreign loans	0	0	47	0	0.05	47	0	0	48	0	0	48	0	0	48
Cost: Interest-bearing deposits		0.42			1.24			2.53			1.85			0.84	

Net Losses as a Percent of Foreign Loans by Type

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Real estate loans															
Commercial and industrial loans							2.35			3.83			4.38		
Foreign governments and institutions		0													

Growth Rates

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Net loans and leases	-3.81	-29.45	50	37.70	5,672.05	78	12,188.89	-47.91	96	-25	-27.26	39	-50	22.03	14
Total selected assets	-3.81	-19.66	44	37.70	6.04	84	12,188.89	-25.04	98	-25	5.03	25	-50	-5.54	20
Deposits		-65.37			-44.89			2.53			-2.42			-22.72	

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Activity as a Percent of Total Assets					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0.05	0.06	0.06	0.06

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30-89 days past due securitized assets	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
Net Losses on Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	50,463	46,815	74,581	36,913	27,933	7.79	95.80
Dividends	50,422	46,814	73,431	35,762	27,642	7.71	96.86
Interest	41	1	1,150	1,151	291	4000.00	-74.38
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	4,058	4,058	4,128	2,564	1,813	0.00	58.33
Dividends	4,058	4,058	4,128	2,564	1,813	0.00	58.39
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		-100.00
Income from subsidiary holding companies	0	0	0				
Dividends	0	0	0				
Interest	0	0	0				
Management and service fees	0	0	0				
Other income	0	0	0				
Total income from subsidiaries	54,521	50,873	78,709	39,477	29,746	7.17	92.41
Securities gains (losses)	0	0	0	-1	0		
Other operating income	1,071	886	451	17	3	20.88	53450.00
Total operating income	55,592	51,759	79,160	39,493	29,749	7.41	96.17
Operating Expenses							
Personnel expenses	1,752	1,906	2,476	0	0	-8.08	
Interest expense	1,165	0	0	0	0		
Other expenses	3,458	3,406	4,077	2,870	2,892	1.53	29.08
Provision for loan and lease losses	95	-30	429	0	0		
Total operating expenses	6,470	5,282	6,982	2,870	2,892	22.49	141.51
Income (loss) before taxes	49,122	46,477	72,178	36,623	26,857	5.69	91.44
Applicable income taxes (credit)	-4,191	-2,610	-2,731	-3,093	-3,295		
Extraordinary items					0		
Income before undistributed income of subsidiaries	53,313	49,087	74,909	39,716	30,152	8.61	98.17
Equity in undistributed income of subsidiaries	114,317	50,499	59,970	86,098	56,287	126.37	161.17
Bank subsidiaries	113,496	51,018	58,719	84,349	55,960	122.46	153.22
Nonbank subsidiaries	821	-519	1,251	1,749	327		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	167,630	99,586	134,879	125,814	86,439	68.33	137.19
Memoranda							
Bank net income	163,918	97,832	132,150	120,111	83,602	67.55	132.73
Nonbank net income	4,879	3,539	5,379	4,313	2,140	37.86	222.69
Subsidiary holding companys' net income	0	0	0	0	0		

BHC Name

City/State

Parent Company Balance Sheet

Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	1,189,063	93.50	1,075,639	97.05	1,013,825	97.01	812,096	725,148	10.54	77.69
Common and preferred stock	1,098,532	86.38	984,789	88.86	923,108	88.33	800,414	716,910	11.55	66.01
Excess cost over fair value	77,105	6.06	78,100	7.05	79,095	7.57	624	450	-1.27	17034.44
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	13,426	1.06	12,750	1.15	11,622	1.11	11,058	7,788	5.30	91.85
Investment in nonbank subsidiaries	19,090	1.50	18,228	1.64	23,203	2.22	21,922	20,296	4.73	-5.11
Common and preferred stock	19,090	1.50	18,228	1.64	23,203	2.22	21,922	20,296	4.73	-5.11
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	-142	-0.01	-1,097	-0.10	516	0.05	0	0		
Securities	22	0	-2	0	-14	0	0	8		-77.32
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	62,007	4.88	9,081	0.82	5,761	0.55	105,089	67,917	582.82	243.55
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		-100.00
Premises, furnishings, fixtures and equipment	309	0.02	272	0.02	234	0.02	0	0	13.60	
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	1,326	0.10	6,158	0.56	1,577	0.15	958	1,392	-78.47	-49.20
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	1,271,675	100.00	1,108,279	100.00	1,045,102	100.00	940,065	814,761	14.74	69.66
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	59,183	4.65	0	0	0	0	0	0		
Other liabilities	13,486	1.06	13,122	1.18	12,841	1.23	10,004	6,705	2.77	123.57
Balance due to subsidiaries and related institutions	27,272	2.14	27,272	2.46	27,272	2.61	27,272	32,427	0.00	-15.90
Total liabilities	99,941	7.86	40,394	3.64	40,113	3.84	37,276	39,132	147.42	159.86
Equity Capital	1,171,734	92.14	1,067,885	96.36	1,004,989	96.16	902,789	775,629	9.72	64.78
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	32,603	2.56	32,720	2.95	32,694	3.13	32,604	31,895	-0.36	106.20
Common surplus	159,914	12.58	156,574	14.13	153,353	14.67	149,709	107,481	2.13	36.05
Retained earnings	977,067	76.83	871,161	78.60	815,488	78.03	722,615	638,580	12.16	69.15
Accumulated other comprehensive income	2,150	0.17	7,430	0.67	3,454	0.33	-2,139	-2,327	-71.06	2187.23
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	1,271,675	100.00	1,108,279	100.00	1,045,102	100.00	940,065	814,761	14.74	69.66
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	26,804	2.11	26,804	2.42	26,804	2.56	26,804	31,959	0.00	-16.13
Notes payable to subsidiaries that issued TPS	26,804	2.11	26,804	2.42	26,804	2.56	26,804	31,959	0.00	-16.13
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name

City/State

Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Profitability															
Net income / Average equity capital	14.89	11.96	83	9.55	9.11	57	14.04	10.58	84	14.59	11.03	83	11.52	8.67	85
Bank net income / Average equity investment in banks	14.65	12.16	80	9.47	9.38	53	14.83	10.85	86	15.71	11.56	85	12.08	9.11	80
Nonbank net income / Average equity investment in nonbanks	26.09	12.65	79	15.76	9.69	76	23.01	12.07	75	20.05	10.83	75	10.53	9.81	70
Subsidiary HCs net income / Average equity investment in sub HCs		10.34			8.82			15.16			9.40			8.81	
Bank net income / Parent net income	97.79	103.27	16	98.24	104.93	13	97.98	103.77	16	95.47	104.73	9	96.72	104.64	12
Nonbank net income / Parent net income	2.91	0.79	85	3.55	1.04	85	3.99	1.08	84	3.43	0.99	82	2.48	1.13	79
Subsidiary holding companies' net income / Parent net income		92.15			101.16			92.33			90.39			90.33	
Leverage															
Total liabilities / Equity capital	8.53	11.91	43	3.78	11.62	35	3.99	9.66	35	4.13	9.50	38	5.05	11.14	36
Total debt / Equity capital	5.05	6.43	50	0	5.79	23	0	3.93	27	0	3.94	26	0	4.62	26
Total debt + notes payable to subs that issued TPS / Equity capital	7.34	10.25	42	2.51	9.67	33	2.67	7.99	34	2.97	7.93	35	4.12	9.36	34
Total debt + Loans guaranteed for affiliate / Equity capital	5.05	6.44	50	0	5.79	23	0	3.97	27	0	3.98	26	0	4.64	26
Total debt / Equity capital – excess over fair value	5.41	6.43	50	0	5.79	23	0	3.93	27	0	3.94	26	0	4.62	26
Long-term debt / Equity capital	5.05	6.32	51	0	5.67	25	0	3.86	27	0	3.76	28	0	4.39	27
Short-term debt / Equity capital	0	0	48	0	0.01	46	0	0.01	46	0	0.03	45	0	0.02	46
Current portion of long-term debt / Equity capital	0	0	45	0	0	47	0	0	47	0	0	46	0	0	46
Excess cost over fair value / Equity capital	6.58	0.01	98	7.31	0	98	7.87	0	99	0.07	0	93	0.06	0	93
Long-term debt / Consolidated long-term debt	68.83	29.28	80	0	20.97	23	0	14.37	26	0	15.49	26	0	17.83	25
Double Leverage															
Equity investment in subs / Equity capital	101.96	105.13	43	101.24	104.49	43	102.03	104.21	46	91.16	104.10	6	95.10	105.17	16
Total investment in subs / Equity capital	103.11	105.41	47	102.43	104.82	47	103.19	104.48	48	92.38	104.38	9	96.11	105.55	16
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.14	0.43	43	0.13	0.49	43	0.15	0.44	41	-0.63	0.36	11	-0.44	0.56	17
Equity investment in subs – equity cap / Net income-div (X)	0.19	1.19	10	0.23	1.45	14	0.22	1.47	10		1.18			1.91	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	114.48	150.01	51	112.27	121.76	50	172.71	153.39	71	117.42	113.37	63	116.36	96.31	70
Cash from ops + noncash items + op expense / Op expense + dividend	125.63	167.98	52	114.25	138.81	43	174.09	152.31	70	120.61	123.74	58	121.46	100.80	74
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	202.55	113.54	85	106.95	140.42	46	-112.30	105.99	3	212.18	108.88	90	137.51	101.42	83
Pretax operating income + interest expense / Interest expense	4,316.48	2,918.78	82		2,318.94			17,211.14			1,631.73			1,955.22	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,717.45	2,104.65	65	2,582.75	1,435.81	82	3,955.66	2,481.22	87	1,866.67	1,015.91	82	1,427.58	1,082.59	77
Dividends + interest from subsidiaries / Interest expense + dividends	116.21	185.27	42	117.91	137	48	194.67	196.13	67	118.20	140.89	52	116.62	107.07	63
Fees + other income from subsidiaries / Salary + other expenses	0	5.56	37	0	4.45	39	0	3.91	38	0	3.76	37	0	6.15	36
Net income / Current part of long-term debt + preferred dividends (X)		541.74			52.16			71.69			106.04			71.32	
Other Ratios															
Net assets that reprice within 1 year / Total assets	4.94	2.37	75	1.30	2.19	58	0.54	1.59	55	11.34	1.59	94	8.58	1.68	90
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due	0	0	50	0	0	50	0	0	50		0			0	
Nonaccrual	0	0	50	0	0	50	0	8.16	42		0.70			0.46	
Total	0	0	50	0	0	50	0	8.16	42		0.70			0.46	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	50	0	0	50	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	50
To subsidiary holding companies	0	0	49	0	0	50	0	0	50	0	0	50	0	0	50
Total	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.58	0.09	88	0.57	0.09	87	0.68	0.13	86	0.72	0.14	87	0.78	0.15	89
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49

BHC Name

City/State

Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 2	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	85.82	67.32	64	87.89	79.13	60	53.97	65.39	40	84.09	87.25	50	84.59	100.86	41
Dividends declared / Net income	27.29	22.04	56	43.32	29.39	69	29.98	25.65	54	26.55	24.10	50	29.51	32.32	40
Net income – dividends / Average equity.....	10.82	9.19	73	5.41	6.36	38	9.83	7.61	76	10.72	8.12	80	8.12	5.74	77
Percent of Dividends Paid															
Dividends from bank subsidiaries	110.21	166.48	38	108.51	130.75	38	181.62	160.93	65	107.08	131.90	44	108.37	106.72	49
Dividends from nonbank subsidiaries	8.87	2.62	84	9.41	3.01	84	10.21	2.59	84	7.68	2.83	80	7.11	2.37	84
Dividends from subsidiary holding companies.....	0	0	47	0	0	48	0	0	48	0	0	48	0	0	48
Dividends from all subsidiaries	119.08	201.01	36	117.91	158.62	39	191.83	209.89	64	114.76	144.51	44	115.48	114.69	53
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	30.76	40.82	40	47.85	43.52	54	55.57	45.88	58	29.77	33.37	46	33.06	35.18	45
Interest income from bank subsidiaries.....	0.03	0.01	81	0	0.05	66	0.87	0.09	93	0.96	0.11	91	0.35	0.14	84
Management and service fees from bank subsidiaries	0	0.47	43	0	0.57	43	0	0.47	43	0	0.32	43	0	0.94	41
Other income from bank subsidiaries.....	0	0	45	0	0	46	0	0	46	0	0.01	44	0	0	45
Operating income from bank subsidiaries	30.79	43.51	37	47.85	51.02	52	56.44	48.40	57	30.73	35.67	45	33.41	41.35	42
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	83.17	68.07	49	114.67	99.52	78	76.74	76.61	38	59.45	80.47	37	84.72	129.02	56
Interest income from nonbank subsidiaries.....	0	0.04	46	0	0.07	45	0	0.91	44	0	0.31	46	0	0.63	45
Management and service fees from nonbank subsidiaries	0	0.15	47	0	0.02	47	0	0.02	47	0	0.17	46	0	0.60	44
Other income from nonbank subsidiaries.....	0	0.03	45	0	0.11	47	0	0.01	47	0	0.06	46	0	0.08	46
Operating income from nonbank subsidiaries	83.17	73.08	46	114.67	105.70	71	76.74	83.73	38	59.45	96.62	34	84.72	153.75	53
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		42.28			29.39			65.48			43.51			58.43	
Interest income from subsidiary holding companies.....		0			0			0			0			0.07	
Management and service fees from subsidiary holding companies.....		0			0			0			0			-0.14	
Other income from subsidiary holding companies.....		0			0			0			0.15			0	
Operating income from subsidiary holding companies.....		42.28			29.39			65.48			43.66			58.36	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	90.70	76.48	33	90.45	76.69	32	92.76	77.61	34	90.55	72.95	38	92.92	67.33	48
Interest income from bank subsidiaries.....	0.07	0.06	81	0	0.11	67	1.45	0.23	92	2.91	0.55	89	0.98	1.07	82
Management and service fees from bank subsidiaries	0	1.26	43	0	0.96	43	0	0.75	43	0	0.59	43	0	2.14	41
Other income from bank subsidiaries.....	0	0.01	45	0	0.01	46	0	0.01	46	0	0.01	44	0	0.01	45
Operating income from bank subsidiaries	90.77	84.17	24	90.45	84.80	22	94.22	94.06	26	93.47	89.39	35	93.90	79.76	37
Dividends from nonbank subsidiaries	7.30	1.35	86	7.84	1.76	85	5.21	1.13	85	6.49	2.65	81	6.09	1.78	86
Interest income from nonbank subsidiaries.....	0	0	46	0	0	46	0	0	45	0	0	46	0	0	46
Management and service fees from nonbank subsidiaries	0	0	48	0	0	48	0	0	48	0	0	47	0	0	47
Other income from nonbank subsidiaries.....	0	0	46	0	0	47	0	0	47	0	0	47	0	0	46
Operating income from nonbank subsidiaries	7.30	1.71	85	7.84	2.06	83	5.21	1.56	83	6.49	3.33	80	6.09	3.09	83
Dividends from subsidiary holding companies.....	0	0	47	0	0	48	0	0	47	0	0	48	0	0	48
Interest income from subsidiary holding companies.....	0	0	49	0	0	50	0	0	49	0	0	49	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Other income from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	0	47	0	0	47	0	0	47	0	0	47	0	0	47
Loans and advances from subsidiaries / Short term debt.....		287.26			400.31			1,178.56			854.19			886.47	
Loans and advances from subsidiaries / Total debt	45.29	32.71	67		59.71			70.71			81.26			74.60	